

FIREMAN'S FUND COMMERCIAL INSURANCE TARGET INDUSTRIES

Prepared for Aon
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Fireman's Fund Insurance Company®

A company of Allianz 



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Protecting your future for 150 years

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WHY FIREMAN'S FUND



Protecting your future for 150 years

We are an experienced provider of customized insurance coverages for your clients.

We view Aon as one of our primary customers, and we focus our resources on our strongest customer relationships. That means providing our best underwriting and relationship management resources, delivering enhanced responsiveness, and offering more recognition and incentives for profitable growth.

REAL ESTATE: OUR VALUE PROPOSITION

With over 140 years of experience insuring real estate operations, Fireman's Fund provides customized solutions for Commercial Real Estate managers and owners as well as Condominium Associations.

Our Unique Features for Your Real Estate Clients:

- HPR available on a package or monoline basis.
- Coverages to protect income stream, assets and budgets, including Tenant Move-Back Expenses, Realty Tax Increased Assessment, and Crisis Management.
- Discount offered for LEED[®]-certified buildings and Green Upgrade coverage for non-certified buildings.
- Historic Replacement Cost valuation for historic properties (available through the National Trust Insurance Services program).
- Building ordinance coverage includes lost value and rental income for the portions of non-conforming buildings that cannot be rebuilt.

HOSPITALITY:

OUR VALUE PROPOSITION

Our comprehensive approach to the Hotel, Restaurant and Golf and Country Club segments ensures that your clients' unique assets and hard earned reputations are properly protected.

Our Unique Features for Your Hospitality Clients:

- PL and E&O coverages provided on the Package with follow form Umbrella.
- Liquor Liability aggregate limits provided on "per location" basis with follow form Umbrella.
- Irreplaceable wine collections valued at menu selling price, not acquisition cost.
- Crisis management services and expenses to address food borne illness, communicable disease and on-premises violence.
- Extra expense provisions to address food contamination and communicable disease events, to address personal data breaches, and to replace deceased or permanently disabled key employees.

PROFESSIONAL SERVICES: OUR VALUE PROPOSITION

Fireman's Fund provides tailored Professional Liability insurance solutions for lawyers, accountants, health care, insurance services and miscellaneous professionals delivered through dedicated, expert claim and underwriting resources.

Our Unique Features for Your Professional Services Clients:

- Expert underwriters in local markets throughout the U.S.
- Admitted and non-admitted capabilities for many classes.
- Primary and excess capabilities for many classes.
- Occurrence and claims-made forms available for specific classes.
- Capacity up to \$10 million.

FARM & RANCH: OUR VALUE PROPOSITION

Since 1876, we have covered the full range of operations from family farms to large-scale agriculture. Today our policyholders include Napa Valley vineyards, Montana cattle ranches, Washington apple orchards, and Wisconsin dairies.

Our Unique Features for Your Farm & Ranch Clients:

- High-capacity, stable, and competitive market.
- Multiguard[®] Farm and Ranch product is known for its comprehensive scope.
- Alternative Farm and Ranch Basic product provides essential coverages with the option to add additional coverages.